



**Allstate**  
BENEFITS

Provides a cash benefit  
directly to your beneficiary

Underwritten by: **AMERICAN HERITAGE LIFE INSURANCE COMPANY\***

## Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

### Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

### Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider<sup>1</sup>
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.**<sup>®</sup>

## DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer, and mortgage payoff.<sup>2</sup>



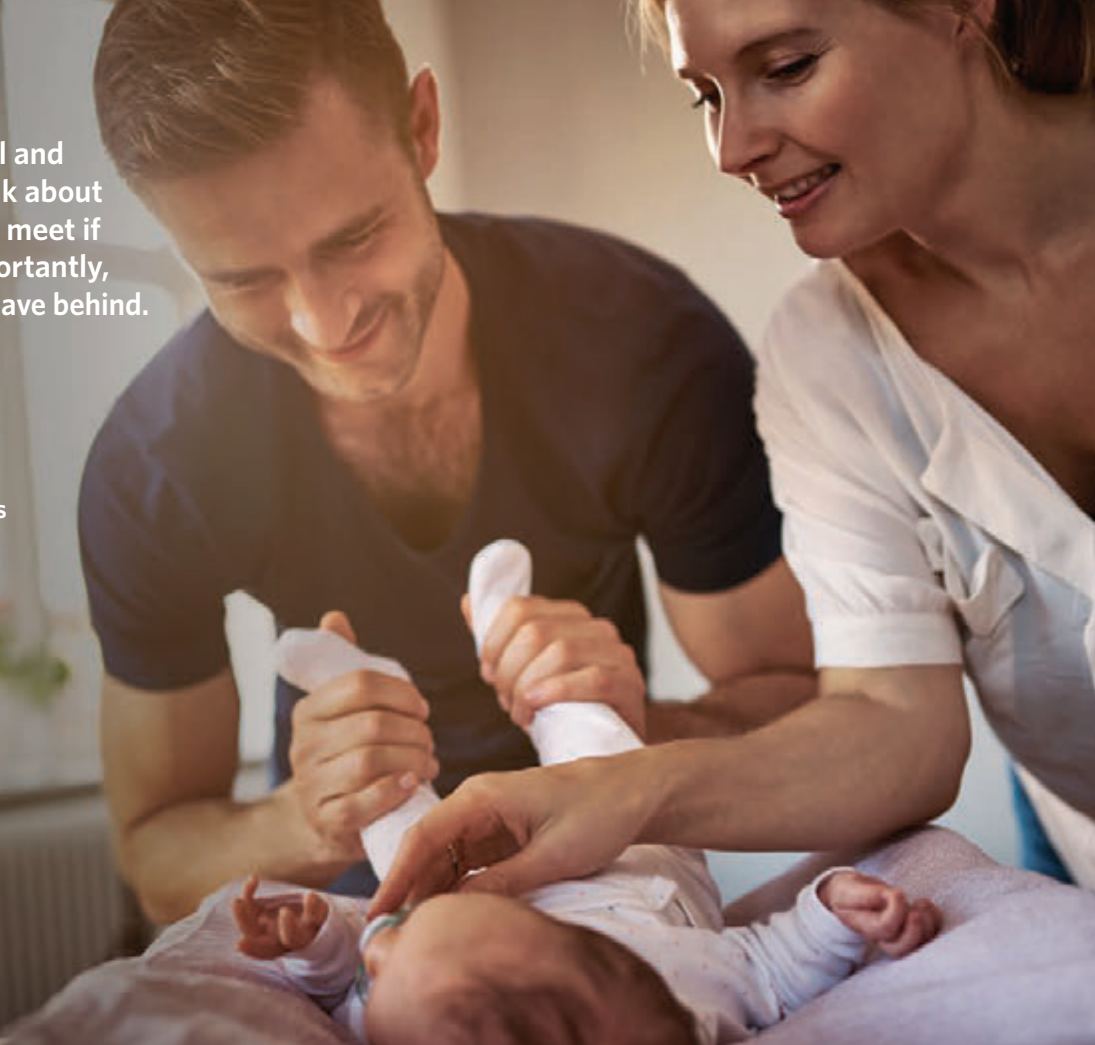
Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.<sup>2</sup>

\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>1</sup>Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. <sup>2</sup>2019 Insurance Barometer Study, LIMRA

Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

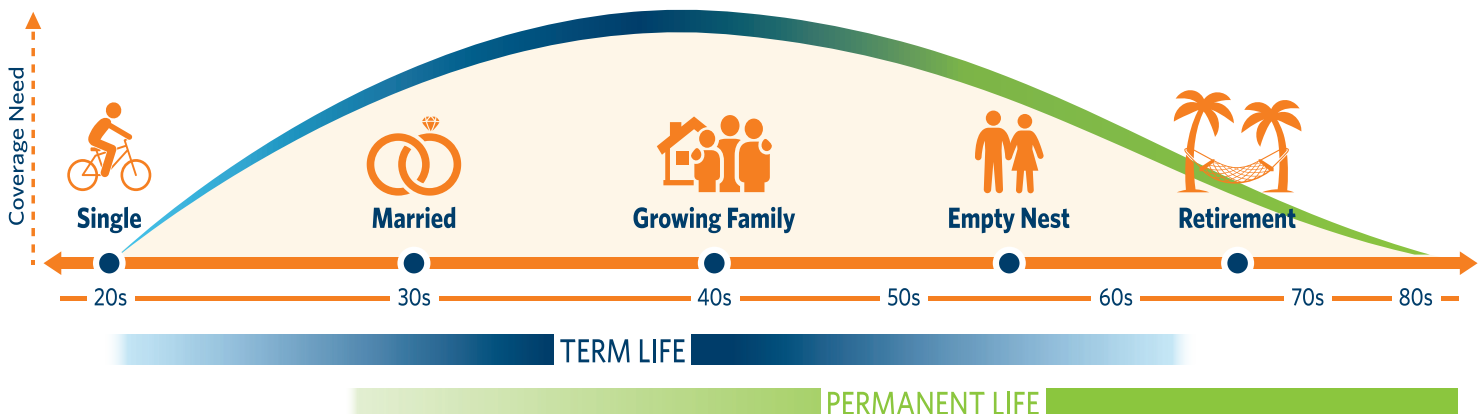
Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children



## Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

## Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



### Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted



### Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



### Expenses

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



†With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.

## Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- You're the primary wage earner in your family
- Your family would have trouble living comfortably without your income
- You have regular debts, like mortgage, car payment or credit cards
- You have children under 18
- You want permanent, fully guaranteed coverage
- You'd like to offer a tax-free death benefit to your beneficiary†

## Here's how Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

### Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available.

Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

## Benefits

### Whole Life Insurance provides either:

- Death Benefit - pays a lump-sum cash benefit when the insured dies; or
- Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

### OPTIONAL/ADDITIONAL RIDER BENEFITS<sup>3</sup>

**Accelerated Death Benefit for Terminal Illness or Condition\*** - an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill

**Children's Term<sup>4</sup>** - level term insurance for each covered dependent child under age 26

<sup>3</sup>The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.  
<sup>4</sup>Subject to state limits on dependent life coverage. \*Premiums are waived after payment of benefit.

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$1.18	\$3,517	\$2.35	\$7,034	\$3.52	\$10,551	\$4.70	\$14,068	\$5.87	\$17,585			18
19	1.08	3,498	2.16	6,997	3.23	10,495	4.31	13,993	5.39	17,492			19
20	1.11	3,479	2.22	6,957	3.33	10,436	4.43	13,914	5.54	17,393			20
21	1.15	3,458	2.30	6,916	3.44	10,374	4.59	13,832	5.73	17,290			21
22	1.20	3,436	2.39	6,873	3.58	10,309	4.77	13,745	5.96	17,182			22
23	1.25	3,413	2.48	6,827	3.73	10,240	4.97	13,653	6.21	17,067			23
24	1.30	3,389	2.60	6,778	3.90	10,168	5.20	13,557	6.50	16,946			24
25	1.36	3,364	2.72	6,727	4.08	10,091	5.43	13,455	6.79	16,819			25
26	1.42	3,337	2.84	6,674	4.26	10,011	5.68	13,348	7.10	16,685			26
27	1.49	3,308	2.97	6,617	4.46	9,925	5.94	13,234	7.43	16,542			27
28	1.55	3,278	3.10	6,557	4.64	9,835	6.19	13,114	7.73	16,392			28
29	1.62	3,247	3.24	6,494	4.86	9,741	6.47	12,988	8.09	16,235			29
30	1.70	3,214	3.39	6,427	5.09	9,641	6.78	12,855	8.48	16,069			30
31	1.78	3,179	3.55	6,357	5.33	9,536	7.10	12,715	8.88	15,894			31
32	1.87	3,142	3.73	6,284	5.60	9,426	7.46	12,568	9.32	15,710			32
33	1.97	3,103	3.93	6,207	5.90	9,310	7.87	12,414	9.83	15,517			33
34	2.12	3,063	4.23	6,126	6.35	9,189	8.47	12,252	10.58	15,316			34
35	2.27	3,021	4.53	6,042	6.80	9,064	9.07	12,085	11.33	15,106			35
36	2.35	2,978	4.69	5,955	7.04	8,933	9.38	11,910	11.72	14,888			36
37	2.42	2,932	4.85	5,864	7.27	8,797	9.69	11,729	12.11	14,661			37
38	2.56	2,885	5.11	5,769	7.66	8,654	10.21	11,539	12.76	14,424			38
39	2.69	2,835	5.36	5,670	8.05	8,505	10.73	11,340	13.41	14,175			39
40	2.82	2,782	5.63	5,565	8.45	8,347	11.27	11,130	14.08	13,912			40
41	2.97	2,727	5.93	5,454	8.90	8,180	11.86	10,907	14.82	13,634			41
42	3.14	2,668	6.29	5,336	9.43	8,004	12.56	10,672	15.71	13,340			42
43	3.33	2,605	6.66	5,211	9.99	7,816	13.32	10,422	16.65	13,027			43
44	3.53	2,539	7.05	5,078	10.58	7,617	14.10	10,156	17.63	12,695			44
45	3.71	2,468	7.42	4,936	11.12	7,405	14.83	9,873	18.53	12,341			45
46	3.93	2,393	7.87	4,786	11.80	7,179	15.73	9,572	19.66	11,966			46
47	4.19	2,313	8.36	4,626	12.55	6,940	16.73	9,253	20.91	11,566			47
48	4.45	2,228	8.90	4,456	13.35	6,685	17.80	8,913	22.25	11,141			48
49	4.73	2,138	9.46	4,276	14.19	6,414	18.92	8,552	23.65	10,690			49
50	5.03	2,042	10.05	4,084	15.07	6,125	20.10	8,167	25.12	10,209			50

<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

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† Issue Ages 18-65 Only for Children's Term (GWCCT).

HO Use Only: pbola-20210628-0111-AL-TNTS-B\_STD\_FALSE-99-FA-10000-50000-10000-Pl-E-52x-Tl-T-PWP:F-ADB:F-TYT:0-None-CT-T-ST-F



**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

NON - TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$5.34	\$1,940	\$10.68	\$3,879	\$16.01	\$5,819	\$21.35	\$7,759	\$26.69	\$9,699			51
52	5.74	1,831	11.48	3,663	17.21	5,494	22.95	7,325	28.69	9,157			52
53	6.14	1,716	12.29	3,433	18.43	5,149	24.56	6,866	30.71	8,582			53
54	6.56	1,594	13.12	3,189	19.68	4,783	26.24	6,378	32.79	7,972			54
55	7.07	1,465	14.13	2,930	21.20	4,395	28.26	5,860	35.32	7,326			55
56	7.61	1,538	15.21	3,075	22.81	4,613	30.41	6,150	38.01	7,688			56
57	8.15	1,614	16.30	3,228	24.45	4,842	32.60	6,456	40.75	8,070			57
58	8.75	1,694	17.50	3,388	26.25	5,082	35.00	6,776	43.74	8,470			58
59	9.32	1,778	18.64	3,557	27.96	5,335	37.28	7,113	46.60	8,892			59
60	9.93	1,867	19.85	3,733	29.77	5,600	39.70	7,467	49.62	9,334			60
61	10.72	1,959	21.44	3,919	32.15	5,878	42.86	7,837	53.58	9,797			61
62	11.41	2,056	22.81	4,113	34.22	6,169	45.62	8,225	57.02	10,282			62
63	12.50	2,158	24.99	4,315	37.48	6,473	49.97	8,630	62.47	10,788			63
64	12.54	2,263	25.07	4,526	37.61	6,789	50.14	9,052	62.68	11,315			64
65	12.58	2,372	25.15	4,744	37.73	7,117	50.30	9,489	62.88	11,861			65
66	14.65	2,486	29.29	4,971	43.94	7,457	58.58	9,942	73.22	12,428			66
67	15.80	2,603	31.60	5,205	47.40	7,808	63.20	10,411	79.00	13,014			67
68	18.14	2,724	36.27	5,447	54.41	8,171	72.54	10,894	90.68	13,618			68
69	18.69	2,848	37.38	5,695	56.08	8,543	74.77	11,390	93.46	14,238			69
70	20.15	2,974	40.29	5,947	60.44	8,921	80.58	11,895	100.73	14,869			70

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HO Use Only: pbola-20210628-0111-AL-TNTS-B\_STD\_-FALSE-99-FA-10000-50000-10000-PI-E-52x-TI-T-PWP-F-ADB-F-TYT-0-None-CT-1-ST-F

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$1.80	\$4,397	\$3.59	\$8,794	\$5.39	\$13,192	\$7.18	\$17,589	\$8.98	\$21,986			19
20	1.81	4,373	3.62	8,745	5.42	13,118	7.23	17,491	9.03	21,864			20
21	1.89	4,347	3.78	8,694	5.68	13,041	7.57	17,388	9.46	21,735			21
22	1.98	4,320	3.96	8,640	5.93	12,959	7.91	17,279	9.89	21,599			22
23	2.07	4,291	4.14	8,582	6.21	12,873	8.27	17,164	10.34	21,456			23
24	2.16	4,261	4.32	8,522	6.48	12,783	8.64	17,044	10.80	21,306			24
25	2.27	4,230	4.53	8,459	6.80	12,689	9.07	16,918	11.33	21,148			25
26	2.37	4,196	4.73	8,392	7.10	12,589	9.46	16,785	11.82	20,981			26
27	2.47	4,161	4.94	8,322	7.41	12,483	9.87	16,644	12.34	20,805			27
28	2.58	4,124	5.15	8,247	7.73	12,371	10.30	16,495	12.88	20,619			28
29	2.68	4,084	5.36	8,169	8.04	12,253	10.72	16,337	13.40	20,422			29
30	2.78	4,043	5.55	8,085	8.32	12,128	11.09	16,170	13.86	20,213			30
31	2.91	3,999	5.81	7,997	8.72	11,996	11.62	15,994	14.52	19,993			31
32	3.05	3,952	6.09	7,904	9.14	11,857	12.18	15,809	15.23	19,761			32
33	3.20	3,903	6.40	7,806	9.60	11,709	12.80	15,612	15.99	19,516			33
34	3.37	3,852	6.73	7,703	10.09	11,555	13.45	15,407	16.81	19,259			34
35	3.52	3,798	7.03	7,596	10.55	11,394	14.06	15,192	17.57	18,990			35
36	3.68	3,741	7.35	7,483	11.03	11,224	14.70	14,965	18.38	18,707			36
37	3.88	3,682	7.75	7,364	11.63	11,046	15.50	14,728	19.38	18,411			37
38	4.09	3,620	8.18	7,240	12.26	10,861	16.35	14,481	20.44	18,101			38
39	4.30	3,555	8.60	7,110	12.89	10,666	17.19	14,221	21.48	17,776			39
40	4.49	3,487	8.98	6,974	13.47	10,460	17.96	13,947	22.45	17,434			40
41	4.75	3,415	9.49	6,829	14.24	10,244	18.98	13,659	23.72	17,074			41
42	5.02	3,339	10.03	6,677	15.04	10,016	20.05	13,354	25.06	16,693			42
43	5.30	3,258	10.59	6,515	15.88	9,773	21.17	13,031	26.47	16,289			43
44	5.60	3,172	11.18	6,344	16.78	9,516	22.37	12,688	27.96	15,860			44
45	5.87	3,081	11.75	6,161	17.62	9,242	23.49	12,323	29.36	15,404			45
46	6.19	2,984	12.37	5,967	18.55	8,951	24.74	11,935	30.92	14,919			46
47	6.54	2,881	13.07	5,762	19.60	8,642	26.13	11,523	32.67	14,404			47
48	6.91	2,772	13.82	5,543	20.72	8,315	27.63	11,086	34.53	13,858			48
49	7.29	2,656	14.57	5,311	21.86	7,967	29.14	10,623	36.43	13,279			49
50	7.70	2,533	15.38	5,065	23.08	7,598	30.77	10,130	38.46	12,663			50

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HO Use Only: pbola-20210628-0111-AL-TNTS-B\_STD\_-FALSE-99-FA-10000-50000-10000-PI-E-52x-TI-T-PWP-F-ADB-F-TYT-0-None-CT-T-ST-F

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$8.16	\$2,401	\$16.31	\$4,803	\$24.47	\$7,204	\$32.62	\$9,606	\$40.77	\$12,007			51
52	8.64	2,262	17.28	4,524	25.93	6,786	34.57	9,048	43.21	11,311			52
53	9.16	2,114	18.31	4,227	27.47	6,341	36.62	8,455	45.77	10,569			53
54	9.70	1,956	19.40	3,912	29.09	5,867	38.79	7,823	48.48	9,779			54
55	10.24	1,788	20.47	3,575	30.70	5,363	40.94	7,150	51.17	8,938			55
56	10.91	1,843	21.81	3,686	32.71	5,528	43.61	7,371	54.51	9,214			56
57	11.56	1,898	23.12	3,795	34.68	5,693	46.24	7,590	57.80	9,488			57
58	12.26	1,953	24.53	3,905	36.79	5,858	49.05	7,811	61.31	9,764			58
59	12.94	2,008	25.87	4,017	38.81	6,025	51.74	8,034	64.68	10,042			59
60	13.57	2,065	27.13	4,130	40.70	6,196	54.26	8,261	67.82	10,326			60
61	14.32	2,123	28.63	4,245	42.95	6,368	57.26	8,491	71.57	10,614			61
62	15.24	2,182	30.48	4,364	45.72	6,546	60.96	8,728	76.20	10,910			62
63	16.16	2,244	32.31	4,488	48.46	6,732	64.61	8,976	80.76	11,220			63
64	17.14	2,315	34.27	4,631	51.40	6,946	68.54	9,261	85.67	11,577			64
65	17.91	2,405	35.82	4,811	53.73	7,216	71.64	9,621	89.55	12,027			65
66	18.69	2,501	37.38	5,002	56.06	7,502	74.75	10,003	93.44	12,504			66
67	20.02	2,603	40.03	5,206	60.04	7,809	80.05	10,412	100.06	13,015			67
68	21.60	2,713	43.20	5,425	64.80	8,138	86.40	10,851	108.00	13,564			68
69	23.21	2,831	46.41	5,662	69.62	8,493	92.82	11,324	116.02	14,156			69
70	24.83	2,957	49.67	5,914	74.50	8,871	99.33	11,828	124.16	14,785			70

<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. WEEKLY means 52 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2022. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Children's Term (GWPCT).



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Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued.

For additional information, you may contact your Allstate Benefits Representative.

The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional weekly premium for \$10,000 is \$1.05.

CTR is not available in CA. The maximum CTR benefit amount allowed in PR is \$2,000.

† Issue Ages 18-65 Only for Children's Term (GWCCT).

HO Use Only: pbola-20210628-0111-AL-TNTS-B\_STD\_-FALSE-99-FA-10000-50000-10000-Pl-E-52x-TI-T-PWP-F-ADB-F-TYT-0-None-CT-T-ST-F

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$5.08	\$3,517	\$10.17	\$7,034	\$15.25	\$10,551	\$20.33	\$14,068	\$25.42	\$17,585			18
19	4.67	3,498	9.33	6,997	14.00	10,495	18.67	13,993	23.33	17,492			19
20	4.80	3,479	9.60	6,957	14.40	10,436	19.20	13,914	24.00	17,393			20
21	4.97	3,458	9.93	6,916	14.90	10,374	19.87	13,832	24.83	17,290			21
22	5.17	3,436	10.33	6,873	15.50	10,309	20.67	13,745	25.83	17,182			22
23	5.38	3,413	10.75	6,827	16.13	10,240	21.50	13,653	26.88	17,067			23
24	5.63	3,389	11.25	6,778	16.88	10,168	22.50	13,557	28.13	16,946			24
25	5.88	3,364	11.77	6,727	17.65	10,091	23.53	13,455	29.42	16,819			25
26	6.15	3,337	12.30	6,674	18.45	10,011	24.60	13,348	30.75	16,685			26
27	6.43	3,308	12.87	6,617	19.30	9,925	25.73	13,234	32.17	16,542			27
28	6.70	3,278	13.40	6,557	20.10	9,835	26.80	13,114	33.50	16,392			28
29	7.01	3,247	14.02	6,494	21.03	9,741	28.03	12,988	35.04	16,235			29
30	7.34	3,214	14.68	6,427	22.03	9,641	29.37	12,855	36.71	16,069			30
31	7.69	3,179	15.38	6,357	23.08	9,536	30.77	12,715	38.46	15,894			31
32	8.08	3,142	16.15	6,284	24.23	9,426	32.30	12,568	40.38	15,710			32
33	8.52	3,103	17.03	6,207	25.55	9,310	34.07	12,414	42.58	15,517			33
34	9.17	3,063	18.33	6,126	27.50	9,189	36.67	12,252	45.83	15,316			34
35	9.82	3,021	19.63	6,042	29.45	9,064	39.27	12,085	49.08	15,106			35
36	10.16	2,978	20.32	5,955	30.48	8,933	40.63	11,910	50.79	14,888			36
37	10.49	2,932	20.98	5,864	31.48	8,797	41.97	11,729	52.46	14,661			37
38	11.06	2,885	22.12	5,769	33.18	8,654	44.23	11,539	55.29	14,424			38
39	11.62	2,835	23.23	5,670	34.85	8,505	46.47	11,340	58.08	14,175			39
40	12.20	2,782	24.40	5,565	36.60	8,347	48.80	11,130	61.00	13,912			40
41	12.84	2,727	25.68	5,454	38.53	8,180	51.37	10,907	64.21	13,634			41
42	13.61	2,668	27.22	5,336	40.83	8,004	54.43	10,672	68.04	13,340			42
43	14.43	2,605	28.85	5,211	43.28	7,816	57.70	10,422	72.13	13,027			43
44	15.28	2,539	30.55	5,078	45.83	7,617	61.10	10,156	76.38	12,695			44
45	16.06	2,468	32.12	4,936	48.18	7,405	64.23	9,873	80.29	12,341			45
46	17.03	2,393	34.07	4,786	51.10	7,179	68.13	9,572	85.17	11,966			46
47	18.12	2,313	36.23	4,626	54.35	6,940	72.47	9,253	90.58	11,566			47
48	19.28	2,228	38.57	4,456	57.85	6,685	77.13	8,913	96.42	11,141			48
49	20.49	2,138	40.98	4,276	61.48	6,414	81.97	8,552	102.46	10,690			49
50	21.77	2,042	43.53	4,084	65.30	6,125	87.07	8,167	108.83	10,209			50

<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

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CTR is not available in CA. The maximum CTR benefit amount allowed in PR is \$2,000.

† Issue Ages 18-65 Only for Children's Term (GWCCT).

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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

NON - TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$23.13	\$1,940	\$46.25	\$3,879	\$69.38	\$5,819	\$92.50	\$7,759	\$115.63	\$9,699			51
52	24.86	1,831	49.72	3,663	74.58	5,494	99.43	7,325	124.29	9,157			52
53	26.61	1,716	53.22	3,433	79.83	5,149	106.43	6,866	133.04	8,582			53
54	28.42	1,594	56.83	3,189	85.25	4,783	113.67	6,378	142.08	7,972			54
55	30.61	1,465	61.22	2,930	91.83	4,395	122.43	5,860	153.04	7,326			55
56	32.94	1,538	65.88	3,075	98.83	4,613	131.77	6,150	164.71	7,688			56
57	35.32	1,614	70.63	3,228	105.95	4,842	141.27	6,456	176.58	8,070			57
58	37.91	1,694	75.82	3,388	113.73	5,082	151.63	6,776	189.54	8,470			58
59	40.38	1,778	80.77	3,557	121.15	5,335	161.53	7,113	201.92	8,892			59
60	43.00	1,867	86.00	3,733	129.00	5,600	172.00	7,467	215.00	9,334			60
61	46.43	1,959	92.87	3,919	139.30	5,878	185.73	7,837	232.17	9,797			61
62	49.42	2,056	98.83	4,113	148.25	6,169	197.67	8,225	247.08	10,282			62
63	54.13	2,158	108.27	4,315	162.40	6,473	216.53	8,630	270.67	10,788			63
64	54.32	2,263	108.63	4,526	162.95	6,789	217.27	9,052	271.58	11,315			64
65	54.49	2,372	108.98	4,744	163.48	7,117	217.97	9,489	272.46	11,861			65
66	63.46	2,486	126.92	4,971	190.38	7,457	253.83	9,942	317.29	12,428			66
67	68.47	2,603	136.93	5,205	205.40	7,808	273.87	10,411	342.33	13,014			67
68	78.58	2,724	157.17	5,447	235.75	8,171	314.33	10,894	392.92	13,618			68
69	80.99	2,848	161.98	5,695	242.98	8,543	323.97	11,390	404.96	14,238			69
70	87.29	2,974	174.58	5,947	261.88	8,921	349.17	11,895	436.46	14,869			70

<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$7.78	\$4,397	\$15.55	\$8,794	\$23.33	\$13,192	\$31.10	\$17,589	\$38.88	\$21,986			19
20	7.83	4,373	15.65	8,745	23.48	13,118	31.30	17,491	39.13	21,864			20
21	8.19	4,347	16.38	8,694	24.58	13,041	32.77	17,388	40.96	21,735			21
22	8.57	4,320	17.13	8,640	25.70	12,959	34.27	17,279	42.83	21,599			22
23	8.96	4,291	17.92	8,582	26.88	12,873	35.83	17,164	44.79	21,456			23
24	9.36	4,261	18.72	8,522	28.08	12,783	37.43	17,044	46.79	21,306			24
25	9.82	4,230	19.63	8,459	29.45	12,689	39.27	16,918	49.08	21,148			25
26	10.24	4,196	20.48	8,392	30.73	12,589	40.97	16,785	51.21	20,981			26
27	10.69	4,161	21.38	8,322	32.08	12,483	42.77	16,644	53.46	20,805			27
28	11.16	4,124	22.32	8,247	33.48	12,371	44.63	16,495	55.79	20,619			28
29	11.61	4,084	23.22	8,169	34.83	12,253	46.43	16,337	58.04	20,422			29
30	12.01	4,043	24.02	8,085	36.03	12,128	48.03	16,170	60.04	20,213			30
31	12.58	3,999	25.17	7,997	37.75	11,996	50.33	15,994	62.92	19,993			31
32	13.19	3,952	26.38	7,904	39.58	11,857	52.77	15,809	65.96	19,761			32
33	13.86	3,903	27.72	7,806	41.58	11,709	55.43	15,612	69.29	19,516			33
34	14.57	3,852	29.13	7,703	43.70	11,555	58.27	15,407	72.83	19,259			34
35	15.23	3,798	30.45	7,596	45.68	11,394	60.90	15,192	76.13	18,990			35
36	15.93	3,741	31.85	7,483	47.78	11,224	63.70	14,965	79.63	18,707			36
37	16.79	3,682	33.58	7,364	50.38	11,046	67.17	14,728	83.96	18,411			37
38	17.71	3,620	35.42	7,240	53.13	10,861	70.83	14,481	88.54	18,101			38
39	18.62	3,555	37.23	7,110	55.85	10,666	74.47	14,221	93.08	17,776			39
40	19.45	3,487	38.90	6,974	58.35	10,460	77.80	13,947	97.25	17,434			40
41	20.56	3,415	41.12	6,829	61.68	10,244	82.23	13,659	102.79	17,074			41
42	21.72	3,339	43.43	6,677	65.15	10,016	86.87	13,354	108.58	16,693			42
43	22.93	3,258	45.87	6,515	68.80	9,773	91.73	13,031	114.67	16,289			43
44	24.23	3,172	48.45	6,344	72.68	9,516	96.90	12,688	121.13	15,860			44
45	25.44	3,081	50.88	6,161	76.33	9,242	101.77	12,323	127.21	15,404			45
46	26.79	2,984	53.58	5,967	80.38	8,951	107.17	11,935	133.96	14,919			46
47	28.31	2,881	56.62	5,762	84.93	8,642	113.23	11,523	141.54	14,404			47
48	29.93	2,772	59.85	5,543	89.78	8,315	119.70	11,086	149.63	13,858			48
49	31.57	2,656	63.13	5,311	94.70	7,967	126.27	10,623	157.83	13,279			49
50	33.33	2,533	66.65	5,065	99.98	7,598	133.30	10,130	166.63	12,663			50

<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

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The Children's Term (GWPCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

CTR is not available in CA. The maximum CTR benefit amount allowed in PR is \$2,000.

† Issue Ages 18-65 Only for Children's Term (GWPCCT).

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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Terminal Illness or Condition**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$35.33	\$2,401	\$70.67	\$4,803	\$106.00	\$7,204	\$141.33	\$9,606	\$176.67	\$12,007			51
52	37.44	2,262	74.88	4,524	112.33	6,786	149.77	9,048	187.21	11,311			52
53	39.67	2,114	79.33	4,227	119.00	6,341	158.67	8,455	198.33	10,569			53
54	42.02	1,956	84.03	3,912	126.05	5,867	168.07	7,823	210.08	9,779			54
55	44.34	1,788	88.68	3,575	133.03	5,363	177.37	7,150	221.71	8,938			55
56	47.24	1,843	94.48	3,686	141.73	5,528	188.97	7,371	236.21	9,214			56
57	50.09	1,898	100.18	3,795	150.28	5,693	200.37	7,590	250.46	9,488			57
58	53.13	1,953	106.27	3,905	159.40	5,858	212.53	7,811	265.67	9,764			58
59	56.05	2,008	112.10	4,017	168.15	6,025	224.20	8,034	280.25	10,042			59
60	58.78	2,065	117.55	4,130	176.33	6,196	235.10	8,261	293.88	10,326			60
61	62.03	2,123	124.05	4,245	186.08	6,368	248.10	8,491	310.13	10,614			61
62	66.03	2,182	132.07	4,364	198.10	6,546	264.13	8,728	330.17	10,910			62
63	69.99	2,244	139.98	4,488	209.98	6,732	279.97	8,976	349.96	11,220			63
64	74.24	2,315	148.48	4,631	222.73	6,946	296.97	9,261	371.21	11,577			64
65	77.61	2,405	155.22	4,811	232.83	7,216	310.43	9,621	388.04	12,027			65
66	80.98	2,501	161.95	5,002	242.93	7,502	323.90	10,003	404.88	12,504			66
67	86.72	2,603	173.43	5,206	260.15	7,809	346.87	10,412	433.58	13,015			67
68	93.60	2,713	187.20	5,425	280.80	8,138	374.40	10,851	468.00	13,564			68
69	100.55	2,831	201.10	5,662	301.65	8,493	402.20	11,324	502.75	14,156			69
70	107.60	2,957	215.20	5,914	322.80	8,871	430.40	11,828	538.00	14,785			70

<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2022. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Children's Term (GWPCT).



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## CERTIFICATE SPECIFICATIONS

### Exclusions

**Other Exclusions and Limitations** - The policy and riders have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

**Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.



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Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Children's Term (GWPCT).

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